

Exhibit 24

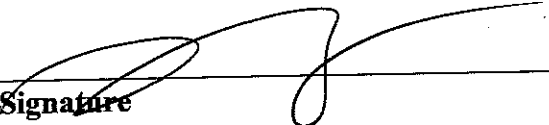
Duties of Class Representatives

1. A class representative represents the interests of all members of the class in litigation.
2. A class member has claims which are typical of those of the class, and thus involve common issues of law or of fact. As a class representative, your claims against the defendant are typical of the class claims against it, because each class member suffered damage or injuries as a result of a common practice or event.
3. A class representative always considers the interests of the class just as he/she would consider his/her own interests.
4. A class representative participates actively in the lawsuit, such as by testifying at deposition and trial, providing documents, answering written interrogatories, and by keeping generally aware of the status and progress of the lawsuit.
5. A class representative recognizes and accepts that any resolution of a class action lawsuit, such as by settlement or dismissal, is subject to court approval, and must be designed in the best interests of the class as a whole.
6. A class representative is not required to be particularly sophisticated or knowledgeable with respect to the legal framework of the lawsuit. However, he/she should be interested, on a continuous basis, in the progress of the lawsuit, and must make every effort to provide his/her lawyers and the court with all relevant facts of which he/she is aware.
7. A class representative volunteers to represent many other people with similar claims and damages, because he/she believes that it is important that all benefit from the lawsuit equally, because he/she believes that a class lawsuit will save time, money, and effort, and thus will benefit all parties, and the court, and because he/she believes that the class action is an important tool to assure compliance with the law.

I have reviewed and acknowledge my duties as a class representative in the litigation involving HSBC Mortgage Corporation (USA), HSBC Bank, USA, N.A., and HSBC Group, plc.

Dated: MAY 3, 2007

PHILIP WONG
Print Name


Signature

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Dated: May 3rd, 2007

Frederic Yves CHAUSSY
Print Name


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I have reviewed and acknowledge my duties as a class representative in the litigation involving [defendant].

Dated: 9/5/08

Leslie M. Shearn
Print Name

Leslie M. Shearn
Signature

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I have reviewed and acknowledge my duties as a class representative in the litigation involving [defendant].

Dated: 6/24/08

CHAD BAISIEAF
Print Name

[Signature]
Signature